

## SCIENTIFIC DEVICES AUSTRALIA PTY LTD – PRIVACY AND CREDIT INFORMATION POLICY

Scientific Devices Australia Pty Ltd (ABN 36 665 178 067) (**we, us or our**), understands that protecting your personal information is important. This Privacy and Credit Information Policy sets out our commitment to protecting the privacy of personal information provided to us, or collected by us, when interacting with you.

This Privacy and Credit Information Policy takes into account the requirements of the *Privacy Act 1988* (Cth) and the Australian Privacy Principles, as well as the New Zealand Privacy Act 2020 and the Information Privacy Principles.

*This Privacy and Credit Information Policy was last updated on 9 April 2024.*

### The information we collect

**Personal information:** is information or an opinion, whether true or not and whether recorded in a material form or not, about an individual who is identified or reasonably identifiable.

The types of personal information we may collect about you include:

- **Identity Data** including your name, age, profession, photographic identification, and gender.
- **Contact Data** including your telephone number, address and email.
- **Financial Data** including bank account and payment card details through our third party payment processor, who stores such information and we do not have access to that information.
- **Background Verification Data** including your government-issued identification details requested as part of our employment or due diligence process to comply with our due diligence obligations, anti-money laundering laws and related ongoing monitoring commitments.
- **Transaction Data** including details about payments to you from us and from you to us and other details of products and services you have purchased from us or we have purchased from you.
- **Technical and Usage Data** when you access any of our websites or platforms, details about your internet protocol (IP) address, login data, browser session and geo-location data, statistics on page views and sessions, device and network information, acquisition sources, search queries and/or browsing behaviour, access and use of our website (including through the use of Internet cookies or analytics), and communications with our website.
- **Interaction Data** including information you provide to us when you participate in any interactive features, including surveys, contests, promotions, activities, or events.
- **Marketing and Communications Data** including your preferences in receiving marketing from us and our third parties and your communication preferences.
- **Professional data** including the company you work for, or where you are a worker of ours or applying for a role with us, your professional history such as your previous positions and professional experience.
- **Sensitive information** is a sub-set of personal information that is given a higher level of protection. Sensitive information means information relating to your racial or ethnic origin, political opinions, religion, trade union or other professional associations or memberships, philosophical beliefs, sexual orientation or practices, criminal records, health information or biometric information. We do not actively request sensitive information about you. If at any time we need to collect sensitive information about you, unless otherwise permitted by law, we will first obtain your consent and we will only use it as required or authorised by law.
- **Credit Information:** is a term used throughout this Privacy and Credit Information Policy and refers to “credit information” and “credit eligibility information” as these terms are defined in the *Privacy Act 1988* (Cth) (**Privacy Act**).

The types of “credit information” we may collect about you include:

- your name, address, contact number and email address;
- the fact that you applied for credit from us;
- the amount of credit applied for by you
- the amount of credit provided to you by us (if any);
- the terms of payment of credit provided to you by us, including any credit term;
- details of your payment history, including details of any default of payment by you;
- information regarding credit that was provided to you that has otherwise been discharged;

- information retrieved from any credit referees;
- information regarding your personal insolvency; and
- information about your involvement in any court proceedings.

The types of “credit eligibility information” we may collect about you from a credit reporting body include:

- a credit report; and
- a credit assessment score.

### How we collect personal information

We collect personal information in a variety of ways, including:

- when you provide it directly to us, including face-to-face, over the phone, over email, or online;
- when you complete a form, such as registering for any events or newsletters, or responding to surveys;
- when you use any website we operate (including from any analytics and cookie providers or marketing providers. See the “Cookies” section below for more detail on the use of cookies);
- from third parties; or
- from publicly available sources.

We collect credit information in a variety of ways, including:

- when you provide it directly to us, including through your completion of any credit application form provided by us or you entering an agreement with us for the supply of goods and/or services;
- when you make payment of any amount of credit provided by us; or
- from third parties, such as credit reporting bodies or from other credit providers, including any credit referees provided by you.

### Why we collect, hold, use and disclose personal information

**Personal information:** We collect, hold, use and disclose your personal information for the following purposes:

- to assess whether to take you on as a new client, including to perform anti-money laundering, anti-terrorism, sanction screening, fraud and other background checks on you;
- to do business with you, including to dispatch and deliver our products to you, assess your application;
- to contact and communicate with you about our business, including in response to any support requests you lodge with us or other enquiries you make with us;
- to contact and communicate with you about any enquiries you make with us via any website we operate;
- for internal record keeping, administrative, invoicing and billing purposes;
- for analytics, market research and business development, including to operate and improve our business, associated applications and associated social media platforms;
- for advertising and marketing, including to send you promotional information about our events and experiences and information that we consider may be of interest to you;
- to run promotions, competitions and/or offer additional benefits to you;
- if you have applied for employment with us, to consider your employment application; and
- to comply with our legal obligations or if otherwise required or authorised by law.

**Credit information:** We may collect, hold, use and disclose credit information and credit eligibility information for the following purposes:

- verifying your identity;
- obtaining credit information from credit reporting bodies;
- assessing your application for credit (or assessing your application to be a guarantor in relation to such credit);
- assessing your credit worthiness, including collecting your payment history in relation to any credit provided by us to you;

- enforcing our rights against you or your guarantors for repayment of any amount owed by you to us;
- doing business with you;
- administering your account, including for internal record keeping, administrative, invoicing and billing purposes;
- dealing with complaints or issues you may have in relation to our business;
- complying with our legal obligations and resolving any disputes that we may have; and
- if otherwise required or authorised by law.

### Our disclosures of personal information to third parties

**Personal information:** We will only disclose your personal information to third parties where it is necessary as part of our business, where we have your consent, or where permitted by law. This means that we may disclose personal information to:

- our employees, contractors and/or related entities;
- IT service providers, data storage, web-hosting and server providers;
- marketing or advertising providers;
- delivery or logistics providers who deliver our goods to you;
- professional advisors, bankers, auditors, our insurers and insurance brokers;
- payment systems operators or processors;
- our existing or potential agents or business partners;
- sponsors or promoters of any promotions or competition we run;
- if we merge with, or are acquired by, another company, or sell all or a portion of our assets, your personal information may be disclosed to our advisers and any prospective purchaser's advisers and may be among the assets transferred;
- courts, tribunals and regulatory authorities, in the event you fail to pay for goods or services we have provided to you;
- courts, tribunals, regulatory authorities and law enforcement officers, as required or authorised by law, in connection with any actual or prospective legal proceedings, or in order to establish, exercise or defend our legal rights;
- third parties to collect and process data, such as analytics providers and cookies; and
- any other third parties as required or permitted by law, such as where we receive a subpoena.

**Credit information:** We will only disclose your credit information to third parties where it is necessary as part of our business, where we have your consent, or where permitted by law. This means that we may disclose credit information to:

- other credit providers to allow them to determine your financial arrangements with us;
- potential guarantors to allow them to consider whether to offer to act as a guarantor in relation to a credit or to offer property as security for credit;
- guarantors, to exercise our rights against guarantors;
- IT service providers, data storage, web-hosting and server providers;
- payment systems operators, debt collectors or other service providers who may assist us in securing a debt and professional advisors;
- our employees, contractors and/or related entities;
- our existing or potential agents or business partners;
- if we merge with, or are acquired by, another company, or sell all or a portion of our assets, your personal information may be disclosed to our advisers and any prospective purchaser's advisers and may be among the assets transferred;
- courts, tribunals and regulatory authorities, in the event you fail to pay for goods or services we have provided to you;

- courts, tribunals, regulatory authorities and law enforcement officers, as required or authorised by law, in connection with any actual or prospective legal proceedings, or in order to establish, exercise or defend our legal rights;
- any other third parties where you have consented; and
- as required or permitted by law, such as where we receive a subpoena.

## Overseas disclosure

### Personal Information

#### Australian Residents

We store your personal information in Australia. Where we disclose your personal information to third parties, those third parties may store, transfer or access personal information outside of Australia. We will only disclose your personal information overseas in accordance with the Australian Privacy Principles.

#### New Zealand Residents

Where we disclose your personal information to third parties, those third parties may store, transfer or access personal information outside of New Zealand, which may not have an equivalent level of data protection laws as those in New Zealand. Before disclosing any personal information to an overseas recipient, we will comply with Information Privacy Principle 12 and only disclose the information if:

- you have authorised the disclosure after we expressly informed you that the overseas recipient may not be required to protect the personal information in a way that, overall, provides comparable safeguards to those in the Privacy Act 2020;
- we believe the overseas recipient is subject to the Privacy Act 2020;
- we believe that the overseas recipient is subject to privacy laws that, overall, provide comparable safeguards to those in the Privacy Act 2020;
- we believe that the overseas recipient is a participant in a prescribed binding scheme;
- we believe that the overseas recipient is subject to privacy laws in a prescribed country; or
- we otherwise believe that the overseas recipient is required to protect your personal information in a way that, overall, provides comparable safeguards to those in the Privacy Act 2020 (for example pursuant to a data transfer agreement entered into between us and the overseas recipient).

### Credit Information (Australian Residents Only)

We are not likely to disclose credit information to individuals or entities that do not have an Australian link. If we do disclose credit information to individuals or entities that do not have an Australian link, we will update this Privacy and Credit Information Policy to provide details of the countries in which these entities are located.

## Your rights and controlling your personal information

**Your choice:** Please read this Privacy and Credit Information Policy carefully. If you provide personal information to us, you understand we will collect, hold, use and disclose your personal information in accordance with this Privacy and Credit Information Policy. You do not have to provide personal information to us, however, if you do not, it may affect our ability to do business with you.

**Information from third parties:** If we receive personal information about you from a third party, we will protect it as set out in this Privacy and Credit Information Policy. If you are a third party providing personal information about somebody else, you represent and warrant that you have such person's consent to provide the personal information to us.

**Restrict and unsubscribe:** To object to processing for direct marketing/unsubscribe from our email database or opt-out of communications (including marketing communications), please contact us using the details below or opt-out using the opt-out facilities provided in the communication.

**Access:** You may request access to the personal information that we hold about you. An administrative fee may be payable for the provision of such information. Please note, in some situations, we may be legally permitted to withhold access to your personal information. If we cannot provide access to your information, we will advise you as soon as reasonably possible and provide you with the reasons for our refusal and any mechanism available to complain about the refusal. If we can provide access to your information in another form that still meets your needs, then we will take reasonable steps to give you such access.

**Correction:** If you believe that any information we hold about you is inaccurate, out of date, incomplete, irrelevant or misleading, please contact us using the details below. We will take reasonable steps to promptly correct any information

found to be inaccurate, out of date, incomplete, irrelevant or misleading. Please note, in some situations, we may be legally permitted to not correct your personal information. If we cannot correct your information, we will advise you as soon as reasonably possible and provide you with the reasons for our refusal and any mechanism available to complain about the refusal.

**Complaints:** If you wish to make a complaint, please contact us using the details below and provide us with full details of the complaint. We will promptly investigate your complaint and respond to you, in writing, setting out the outcome of our investigation and the steps we will take in response to your complaint. If you are not satisfied with our response, you may contact the Office of the Australian Information Commissioner (if you are an Australian resident), or the Office of the New Zealand Privacy Commissioner (if you are a New Zealand resident).

### **Storage and security**

We are committed to ensuring that the personal information we collect is secure. In order to prevent unauthorised access or disclosure, we have put in place suitable physical, electronic and managerial procedures, to safeguard and secure personal information and protect it from misuse, interference, loss and unauthorised access, modification and disclosure.

While we are committed to security, we cannot guarantee the security of any information that is transmitted to or by us over the Internet. The transmission and exchange of information is carried out at your own risk.

### **Cookies**

We may use cookies on our website from time to time. Cookies are text files placed in your computer's browser to store your preferences. Cookies, by themselves, do not tell us your email address or other personally identifiable information. However, they do recognise you when you return to our online website and allow third parties to cause our advertisements to appear on your social media and online media feeds as part of our retargeting campaigns. If and when you choose to provide our online website with personal information, this information may be linked to the data stored in the cookie.

You can block cookies by activating the setting on your browser that allows you to refuse the setting of all or some cookies. However, if you use your browser settings to block all cookies (including essential cookies) you may not be able to access all or parts of our website.

### **Links to other websites**

Our website may contain links to other party's websites. We do not have any control over those websites and we are not responsible for the protection and privacy of any personal information which you provide whilst visiting those websites. Those websites are not governed by this Privacy and Credit Information Policy.

### **Amendments**

We may, at any time and at our discretion, vary this Privacy and Credit Information Policy by publishing the amended Privacy and Credit Information Policy on our website. We recommend you check our website regularly to ensure you are aware of our current Privacy and Credit Information Policy.

**For any questions or notices, please contact our Privacy Officer at:**

Scientific Devices Australia Pty Ltd (ABN 36 665 178 067)

Email: [mwillet@scientific-devices.com.au](mailto:mwillet@scientific-devices.com.au)

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